

Certificate Number: 03621-PAE-DE-030437150

Bankruptcy Case Number: 14-15563



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 16, 2018, at 2:44 o'clock PM EST, Lori L Rosati completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 16, 2018 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor